

Certificate Number: 15322-PAE-DE-038822643

Bankruptcy Case Number: 24-12795



15322-PAE-DE-038822643

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 31, 2024, at 9:36 o'clock AM CDT, Johnny D Clements completed a course on personal financial management given by telephone by 1\$ Wiser Consumer Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 31, 2024 By: /s/Sofia Reibeling

Name: Sofia Reibeling

Title: Credit Counselor